

**NOTICE OF PUBLIC HEARING BEFORE THE DELAWARE STATE BANK
COMMISSIONER ON THE APPLICATION OF AN OUT-OF-STATE BANK HOLDING
COMPANY TO ACQUIRE A DELAWARE BANK HOLDING COMPANY AND ITS
DELAWARE BANK SUBSIDIARY AND THE APPLICATION OF AN OUT-OF-STATE
BANK TO MERGE WITH A DELAWARE BANK**

The Delaware State Bank Commissioner hereby gives notice pursuant to Sections 844 and 795F of Title 5 of the Delaware Code of a public hearing to consider the application of Citizens Financial Services, Inc., Mansfield, Pennsylvania, to acquire MidCoast Community Bancorp, Inc., Wilmington, Delaware, and its bank subsidiary, MidCoast Community Bank, Wilmington, Delaware, and the application of First Citizens Community Bank, Mansfield, Pennsylvania, to merge with MidCoast Community Bank, Wilmington, Delaware, with First Citizens Community Bank as the resulting bank.

The applications were filed with the Office of the Delaware State Bank Commissioner on December 16, 2019. A public hearing to consider the applications shall commence at 2:00 p.m. on Thursday, March 12, 2020, in the Third Floor Conference Room of the Carvel State Office Building, 820 North French Street, Wilmington, Delaware. The hearing is to be conducted pursuant to the provisions of Sections 844 and 795F of Title 5 of the Delaware Code and Regulations 803 and 712 of the Delaware State Bank Commissioner, as well as the Delaware Administrative Procedures Act, 29 Del. C. Ch. 101.

The applications are on file in the Office of the Delaware State Bank Commissioner, 1110 Forrest Avenue, Dover, Delaware 19904. The non-confidential portions of the applications are available for inspection at that location during normal business hours.

Interested parties may submit written comments on the applications to the Delaware State Bank Commissioner at 1110 Forrest Avenue, Dover, Delaware 19904, may appear at the public hearing in person or by counsel or other representative, and may present evidence relevant to the applications. The Delaware State Bank Commissioner will make a decision on the applications based upon the evidence received.

ROBERT A. GLEN, DELAWARE STATE BANK COMMISSIONER